

MPHAP

METROPOLITAN POLICE HOUSING ASSISTANCE PROGRAM

The Program

The Metropolitan Police Housing Assistance Program (MPHAP) provides police officers from the Metropolitan Police Department with financial assistance and other incentives to become first-time homeowners in Washington, D.C. MPHAP combines homeownership and community policing, which supports the Government of the District of Columbia's neighborhood stabilization efforts.

MPHAP loans are awarded to a limited number of eligible applicants each year, depending on funds allocated in the department's budget. Eligible applicants receive several benefits, including:

- Matching down payment funds of up to \$1,500 (\$500 for each \$2,500 saved by an employee);
- Deferred payment loans of up to \$10,000;
- Ability to keep an assigned patrol car during off-duty hours;
- **An income tax credit of \$2,000 per year for five years;** and
- A property tax credit for five years, based on a sliding scale.

PROPERTY TAX CREDIT

First Year-----80%

Second Year-----60%

Third Year-----40%

Fourth Year-----20%

Fifth Year-----20%

Are You Eligible for a Loan?

To be eligible for a MPHAP loan, an applicant must:

- Be a full-time police officer for the Metropolitan Police Department;
- Be a first-time homebuyer in the District of Columbia;
- Have a personal savings of at least \$2,500;
- Have a savings plan, if applicable, identifying the amount to be saved within a specific period of time;
- Have an adequate income to afford a mortgage from private lender; and
- Possess a good credit rating.

For additional information contact one of the community based organizations listed or the Greater Washington Urban League at 202-265-8200, extension 228 or visit the website at dhcd.dc.gov



Notice of Non-Discrimination

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code Section 2-1401.01 et seq., (Act) the District of Columbia does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, or place of residence or business. Sexual harassment is a form of sex discrimination, which is also prohibited by the Act. In addition, harassment based on any of the above protected categories is also prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.

Where to Apply

Housing Counseling Service, Inc.

2430 Ontario Road, NW
Washington, D.C. 20009 – (202-667-7006)

Latino Economic Development Corporation

2316 18th Street, NW
Washington, D.C. 20009 – (202-588-5102)

Marshall Heights Community Development Organization

3939 Benning Road, NE
Washington, D.C. 20019 – (202-396-1200)

Lydia's House

3939 South Capitol Street, SW
Washington, D.C. 20032 – (202 -373-1050)

University Legal Services

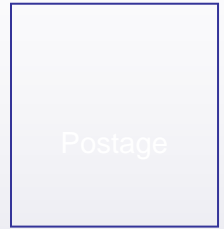
220 I Street, NE, Suite 130
Washington, D.C. 20002 – (202-547-4747)

University Legal Services

3220 Pennsylvania Avenue, SE, Suite 4
Washington, D.C. 20020 – (202-645-7175)



Government of the District of Columbia
Anthony A. Williams, Mayor
Department of Housing and Community Development
Stanley Jackson, Director
801 North Capitol Street, NE
Washington, DC 20002



7 Easy Steps to Homeownership

- Step 1** – Contact Housing Counseling Services, Inc. for a pre-application housing counseling session.
- Step 2** – Gather the required documentation requested by your housing counselor and complete your MPHAP application.
- Step 3** – Wait for your eligibility letter to arrive from the Greater Washington Urban League (GWUL). If your application is approved, you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the housing price range you qualify for based upon income, down payment costs and financing requirements.
- Step 4** – Find a house and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GWUL.
- Step 5** – Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.
- Step 6** – Complete the transfer of ownership from the current homeowner to you, which is known as settlement.
- Step 7** – Move into your new home.

The DHCD Pledge

"The Department of Housing and Community Development is a leader in providing prompt, professional and courteous service, managing public resources, revitalizing neighborhoods and expanding the housing and economic opportunities for the District's residents."

Thank You for Your Inquiry!

